

Attachment B

Definitions of "Insurance" under TennCare

Types of Policies that Count as "Insurance"	Types of Policies that Do Not Count as "Insurance"
<p>A hospital and medical expense-incurred policy</p> <p>Medicare</p> <p>TRICARE</p> <p>COBRA</p> <p>Medicaid</p> <p>State health risk pool (Access Tennessee)</p> <p>Nonprofit health care service plan contract</p> <p>Health maintenance organization subscriber contract</p> <p>An employee welfare benefit plan to the extent that the plan provides medical care to an employee or his dependents (as defined under the terms of the plan) directly through insurance, any form of self-insurance, or a reimbursement mechanism</p> <p>Coverage available to an individual through membership in a professional organization or a school</p> <p>Coverage under a policy covering one person or all the members of a family under a single policy where the contract exists solely between the individual and the insurance company</p> <p>Any of the above types of policies which may have been termed "limited benefits" policies in the past because:</p> <ul style="list-style-type: none"> The policy contains a type of benefit (such as mental health benefits) which has been completely exhausted, The policy contains a type of benefit (such as pharmacy) for which an annual limitation has been reached. The policy has a specific exclusion or rider of non-coverage based on a specific prior existing condition or an existing condition or treatment of such a condition. <p>People with any of the types of policies listed above will be considered "insured" by TennCare even if one or more of the following circumstances exists:</p> <ul style="list-style-type: none"> The policy contains fewer benefits than TennCare, The policy costs more than TennCare, The policy is one the individual could have bought during a specified period of time (such as COBRA) but chose not to. 	<p>Short-term coverage</p> <p>Accident coverage</p> <p>Fixed indemnity insurance</p> <p>Long-term care insurance</p> <p>Disability income contracts</p> <p>Limited benefits policies, meaning a policy of health coverage for a specific disease (such as cancer), or an accident occurring while engaged in a specified activity (such as school-based sports), or a policy that provides for a cash benefit payable directly to the insured in the event of an accident or hospitalization (for example, hospital indemnity)</p> <p>Credit insurance</p> <p>School-sponsored sports-related injury coverage</p> <p>Coverage issued as a supplement to liability insurance</p> <p>Automobile medical payment insurance</p> <p>Insurance under which benefits are payable with or without regard to fault and which are statutorily required to be contained in any liability insurance policy or equivalent self-insurance</p> <p>A medical care program of the Indian Health Services (IHS) or a tribal organization</p> <p>Benefits received through the Veteran's Administration</p> <p>Health care provided through a government clinic or program such as, but not limited to, vaccinations, flu shots, mammograms, and care or services received through a disease or condition-specific program such as, but not limited to, the Ryan White Act.</p>